

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA**

In Re:

Case No. 14-60019-MER

Michael Roger Karnik,

Debtor

ORDER GRANTING RELIEF FROM STAY

This case is before the court on the motion of Bank of America, N.A., for relief from the automatic stay imposed by 11 U.S.C. § 362(a).

Based on the record, the court finds that grounds exist under 11 U.S.C. § 362(d) to warrant relief.

IT IS ORDERED:

1. The Motion for relief from stay is granted as follows.
2. The automatic stay imposed by 11 U.S.C. § 362(a) is terminated such that the movant may exercise its rights and remedies under applicable nonbankruptcy law with respect to the following property:

Lot Twelve (12) Block Three (3) FERNWOOD SECOND ADDITION
according to the plat and survey thereof on file and of record in the
office of the Registrar of Titles, Stearns County, Minnesota.

3. **NOTWITHSTANDING** Federal Rule of Bankruptcy Procedure 4001 (a)(3), this order is effective immediately.

Dated: May 26, 2015

/e/ Michael E. Ridgway

United States Bankruptcy Judge